

Proposed NU Business Name: **M/s HANIF ELECTRONICS**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MOHAMMAD HANIF |
| Age | : | 06-10-1984 (33 Years) |
| Education, till to date | : | Class 06 |
| Marital status | : | Married |
| Children | : | 01 Daughter |
| No. of siblings: | : | 01 Sisters |
| Address | : | Vill: Mathiara ; P.O: Passgasia ; P.S: Feni Sadar ; Dist: Feni |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | HOSNEARA BEGUM |
| (iii) Father's name | : | MOMINUL HAQUE |
| (iv) GB member's info | : | Branch: Joyloskor ; Centre # 04 (Female), Member ID: 2628/1, Group No: 02 Member since: 2001 To 2009 (08Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 20,000 Outstanding loan: Nill |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | No |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info | : | 20 years experience in running business. 20 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01703-942826 |
| Family's Contact No. | : | 01819-082988 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | M/s HANIF ELECTRONICS |
| Location | : | Temohoni Bazar, Feni |
| Total Investment in BDT | : | BDT 770,000/- |
| Financing | : | Self BDT 710,000/- (from existing business) 92% Required Investment BDT 60,000/- (as equity) 08% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100 square ft |
| Security | : | 30,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Speaker, Tube, ware, Stage Light etc.▪Average 50% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka, Feni.▪Agreed grace period is 3 months. |

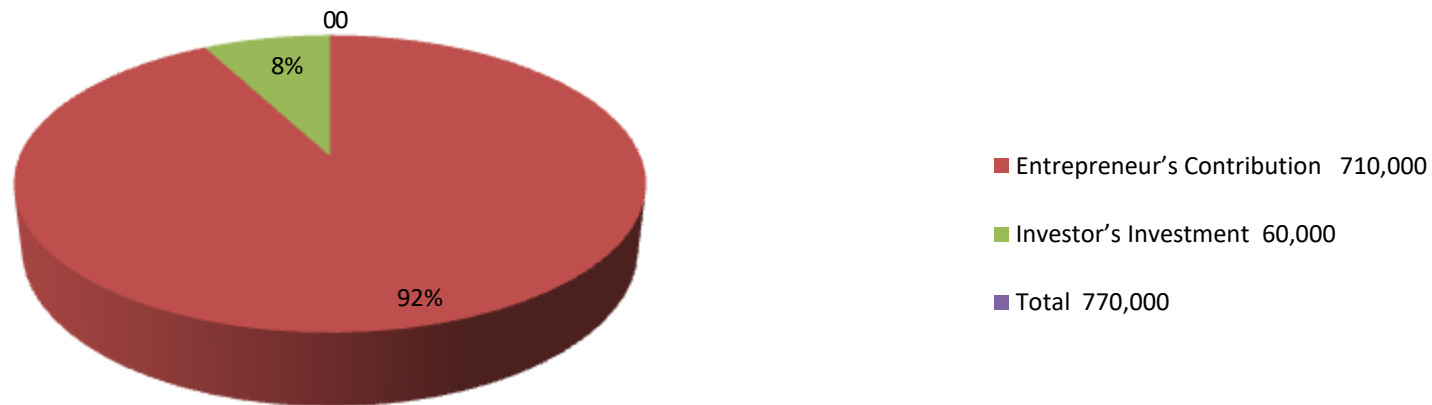
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|----------------|
| Revenue(Sales) | | | |
| Speaker, Tube, ware, Stage Light etc | | 60,000 | 720,000 |
| Total Sales (A) | | 60,000 | 720,000 |
| Less Variable Expense | | | |
| Speaker, Tube, ware, Stage Light etc | | 30,000 | 360,000 |
| Total variable Expense (B) | | 30,000 | 360,000 |
| Contribution Margin (CM) [C=(A-B)] | | 30,000 | 360,000 |
| Less Variable Expense | | | |
| Rent | | 1,200 | 14,400 |
| Electricity bill | | 300 | 3,600 |
| Transportations | | 10,000 | 120,000 |
| Salary (self) | | 5,000 | 60,000 |
| Salary(Staff) | | 4,000 | 48,000 |
| Entertainment | | 500 | 6,000 |
| Mobile bill | | 300 | 3,600 |
| Total fixed cost (D) | | 21,300 | 255,600 |
| Net Profit (E)= [C-D] | | 8,700 | 104,400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|-----------|---------------|----------------|----------|--------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Speaker | 4 | 50000 | 200,000 | 1 | 60000 | 60000 | 260,000 |
| mike Set | 18 | 0 | 400,000 | 0 | 0 | 0 | 400,000 |
| Lighting | 1 | 50000 | 50,000 | 0 | 0 | 0 | 50,000 |
| Instroment | 1 | 30000 | 30,000 | 0 | 0 | 0 | 30,000 |
| Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Security | 0 | 0 | 30,000 | 0 | 0 | 0 | 30,000 |
| Total | 24 | 130000 | 710,000 | 1 | 60000 | 60,000 | 770,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Speaker, Tube, ware, Stage Light etc | | 70,000 | 840000 | 882000 | 926100 |
| Total Sales (A) | | 70,000 | 840000 | 882000 | 926100 |
| Less Variable Expense | | | | | |
| Speaker, Tube, ware, Stage Light etc | | 70,000 | 840000 | 882000 | 926100 |
| Total variable Expense (B) | | 70,000 | 840000 | 882000 | 926100 |
| Contribution Margin (CM) [C=(A-B) | | 35,000 | 420000 | 441000 | 463050 |
| Less Variable Expense | | | | | |
| Rent | | 1,200 | 1,200 | 1,200 | 1,200 |
| Electricity bill | | 300 | 3,600 | 4,000 | 4500 |
| Transportations | | 10,000 | 120,000 | 121,000 | 122000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary(Staff) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Entertainment | | 500 | 6,000 | 6,000 | 6,000 |
| Mobile bill | | 400 | 4,800 | 5,000 | 5300 |
| Total fixed cost (D) | | 21,400 | 256,800 | 245,200 | 247,000 |
| Net Profit (E)= [C-D] | | 13,600 | 163,200 | 195,800 | 216,050 |
| Investment Payback | | | 24,000 | 24,000 | 24000 |

Cash flow projection on business plan (rec. & Pay)

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 163,200 | 195,800 | 216,050 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 139,200 | 437600 |
| | Total Cash Inflow | 223,200 | 335,000 | 653,650 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 139,200 | 311,000 | 629,650 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sundorpur Bazar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





— DC-12V +

Singer
P.A. AMPLIFIER

OUTPUT POWER
100 W
200 W

INPUT POWER
AC 220 - 240V
DC 12V

BRUJA
TRANSISTOR AMPLIFIER
P.A. AMPLIFIER

OUTPUT POWER
100 - 200 W

INPUT POWER
AC 220 - 240V
DC 12V





আলিফ

মাইক এন্ড সাউন্ড সিস্টেম
সাইন্ড সিস্টেম ভাড়া দেওয়া হয় এবং সেবামূল্য প্রদান করা হয়।





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FAMILY PICTURE

